

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Jeffry Jovan Philyaw and David Kent Mathews  
Serial No.: 09/382,426  
Confirmation No.: 5220  
Filed: August 24, 1999  
Group: 3625  
Examiner: Mark A. Fadok  
For: METHOD AND APPARATUS FOR COMPLETING, SECURING AND  
CONDUCTING AN E-COMMERCE TRANSACTION

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

This communication is responsive to the Examiner's Office Action mailed July 18, 2006.

**Amendments to the Claims** are reflected in the listing of claims beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.